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Cigna Medicare Acquisition FAQ

March 2025

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General

How will plans be sold for 2025?

Blue Cross and Blue Shield of Illinois and Cigna will continue to sell Medicare plans under their respective brands for the 2025 plan year.

If my customer is enrolled in a Cigna Medicare plan for the 2025 plan year, what will happen to that plan when the transaction closes? Will the customer automatically be transitioned to a BCBSIL plan?

Customers will remain enrolled in and covered by their existing Cigna plan upon the close of the transaction in 2025 for the duration of the 2025 plan year. There will be no changes to plan benefits or premiums in plan year 2025.

Will the closing trigger a special election period for my customers (Individual Medicare) and Employer Group Waiver Plan (EGWP) clients (Group Medicare)?

No, a special election will not be triggered. They will remain on their existing plan and coverage, which will transition to BCBSIL at time of close.

After close, will the company of which BCBSIL is a division offer plans – Medicare Advantage, Supplemental Benefits or PDP – in markets where Cigna Medicare operates today, but it currently does not?

Yes, Cigna Medicare plans will continue to be offered in their current service areas. Information will be provided in the future on how to become contracted to sell Cigna products.

How is this going to work since Cigna is in more states than the company of which BCBSIL is a division?

No immediate change will take place. Any adjustments will be communicated in advance.

Will members get new insurance cards?

On day one, members will continue using their current insurance cards. Any changes will be communicated in advance.

When will I learn more about what will happen post-close?

BCBSIL is in the integration process. We are working together to ensure a smooth experience for all our stakeholders, and we are committed to keeping you informed.

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Agent/Broker Support

Will there be any changes to broker support services or resources?

We expect all support services and resources to remain separate and consistent in the near term, including your current points of contact at BCBSIL and Cigna.

For those markets where Cigna Healthcare and BCBSIL, BCBSMT, BCBSNM, BCBSOK and BCBSTX products are available, who will be my contact?

You will continue to use your respective contacts for each product. If there is any change, we will inform you with plenty of notice.

I sell both BCBSIL and Cigna plans, should I expect anything different within my workflow?

You should expect your workflows to continue unchanged, with two distinct workflows for BCBSIL and Cigna.

I am new to selling BCBSIL or Cigna plans, how do I sign up to sell BCBSIL and / or Cigna products?

BCBSIL and Cigna sign-ups will continue to remain separate. You may sign up with BCBSIL, Cigna, or both. We will keep you informed of the process and opportunity to become credentialed and contracted.

Will we remain agents of record?

We are not expecting any changes to the agents of record as a result of the transaction.

How will Cigna - Producer Service Center Transition to BCBSIL support for online and 800 service work?

On Day One, current support structures will remain in place. Any future transitions will be communicated well in advance.

How will my existing client base be protected? How will the broker/agent be protected?

Your existing client base and broker/agent relationships will remain intact. No immediate changes will occur.

On Blue Access for ProducersSM (BAPSM), will a link be provided to see my Cigna business? Or do we use our Cigna sign-on? What portal will agent/brokers use?

On Day One, access will remain unchanged. Any portal transitions will be clearly communicated.

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What system will we use to do enrollments?

On Day One, there will be no change—BCBSIL enrollment will be done on BCBSIL systems and Cigna product enrollment will use Cigna systems and platforms.

What does this mean in terms of marketing Cigna Products?

There will be no immediate changes to Cigna product marketing. Any updates will be provided well in advance.

What happens to my current book of business (BOB) with Cigna clients? When will a change be made if there's going to be a change?

Your book of business remains unchanged on Day One. Any adjustments will be phased in gradually.

Will my BCBSIL Medicare RSM contact/support remain the same at the local level? Do I call the local Cigna Broker Manager or BCBSIL RSM? Who will be my broker manager?

Your current contacts will remain unchanged initially. Any future adjustments will be communicated.

Will the Producer Service Center phone number change and will they be able to handle the influx?

No immediate changes to Producer Service Center contact information. Support teams will be prepared for any future adjustments.

Will agent hierarchy change? I am contracted with both entities; which hierarchy should I use?

At this time, there is no plan to change agent hierarchy. Continue using the hierarchy for the product you are selling. For example, if BCBSIL you are under upline A and with Cigna you are under upline B. You should work with upline A when selling BCBSIL. Any hierarchy changes will be evaluated at a later date and communicated in advance.

Can BCBSIL brokers sell ancillary Cigna products?

Agents must be appropriately contracted to sell Cigna products.

Will there be any changes to billing and claims processes?

There will be no billing and claims process changes on Day One.

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Branding or Rebranding

Can I use both Cigna and BCBSIL logos together for?

No; branding may not be used together as BCBSIL and Cigna will operate independently.

What will the brand be? When will it be rolled out?

There will be no change in the 2025 plan year. We will share brand and plan information for the 2026 plan year once it becomes available.

Do we need to re-enroll existing client base, Cigna to Blue?

No action is required on Day One. Any future re-enrollment requirements will be communicated.

Certification/Contracting

Upon transaction close, will there be any need to recontract and reappoint?

No. Contracting will continue to operate independently for plan year 2025.

If we're currently contracted/certified with Cigna, will we just be having to complete BCBSIL moving forward? Will I need to certify with both entities?

No immediate certification changes. Any future requirements will be communicated with ample time to prepare.

Do I need to get appointed with Cigna or will my BCBSIL appointment cover both companies?

On Day One, your current appointments remain unchanged. Appointments are not transferrable. Separate appoints are required for both BCBSIL and Cigna. Any updates will be communicated with clear guidance.

If I am appointed with Cigna - Cigna only offers appointments thru an upline does this cancel that structure? What happens to my current Cigna business?

No immediate changes to upline structures. Any future transitions will be clearly outlined.

If I am not appointed with Cigna will training be provided for me to sell their products?

If you decide to sell Cigna products you must appoint / certify with Cigna. Future training opportunities will be made available as needed.

Commission

How will the acquisition affect my commissions or compensation structures?

We do not expect the transaction to have any impact on commissions or compensation structure for plan year 2025.

How will commission be handled? Still being paid via BCBSIL/Cigna? Same checking accounts or new paperwork to complete?

There will be no immediate changes to commission payment processes. Any updates will be provided well in advance.

Will the payout timeframes/amounts be altered for the remaining of 2025? Will we receive a schedule regarding payouts?

There will be no immediate changes to payout timeframes. A detailed timeline will be provided for any future adjustments.

What happens to my Med Sup clients with Cigna? Are they moving to BCBSIL supplements? What's the commissions going to be?

Med Supp clients will remain with their current plans. Any transitions will be carefully managed over time.

Materials & Tools

Will there be any changes to the platforms or digital tools we use? Where will I access my account information?

Until further notice, you will continue to access your accounts and sales materials as you do today. Independent of the transaction, we continue to evaluate opportunities to enhance the tools and platforms we use, and you may experience changes as part of normal business operations. If there are any changes, we will inform you with plenty of notice.

Should we expect a change to the Cigna Healthcare tools for AEP 2026 or later?

We continue evaluate resources, processes, and operations for the benefit of our producers and members.

How will we offer BCBSIL and Cigna products for AEP 2026? Will there be combined rollouts? Broker portal? CARL/ARC teams?

We will communicate any changes with plenty of notice. Until then, you can continue to use your existing contacts, resources and tools.

Will there be new collateral such as sales kits and the like?

There are no immediate changes to marketing materials. Any updates will be provided with sufficient lead time.

Member Communication

What is the member communication timeframe? Can we (broker/agents) receive updates before notification is sent to our clients?

Brokers/agents will be informed first before any client communications. No immediate client notifications are planned.

What messages are planned to go to customers?

Communications about the close of the acquisition will be provided to customers/members as needed, and will be available on our websites and in member newsletters.

What is the impact to my Cigna Healthcare customers?

For your Cigna Healthcare customers, there are no changes at this time: same plans – including member ID, benefits, and network structure, tools, and customer service team.

Member Service changes—contact information remain the same?

No changes to member service contact information on day one. Any future updates will be clearly communicated.

Members will ask—Can I keep my doctor during the transition?

Yes, provider networks remain unchanged on day one. Any future network changes will be communicated.

Members will ask—Do I still contact my existing agent/broker for service-related issues? My existing client's broker/agent protected?

Yes, members should continue contacting their current agent/broker. No immediate changes are planned.

Will the customer service phone number change?

There will not be immediate changes to customer service phone numbers. Any updates will be provided in advance.

Will there be changes on my product rates?

There will be no immediate changes to product rates. Any future modifications will be communicated.

Will products merge in 2025?

There will be no immediate changes. Any future changes will be communicated in advance.

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Network

Will there be any networks change for 2025 plan year?

We are not expecting any changes to your network for the 2025 plan year as a result of the transition. As always, network changes may occur as part of regular business operations.

Which network will remain or will there be joining of providers between the two?

There will be no immediate changes to provider networks. Any integrations will be handled gradually.

How will drug plans be affected?

There will be no immediate changes to drug plans. Any adjustments will be clearly communicated.

Portfolio

Will we manage both products—Cigna and BCBSIL?

No immediate operational changes. Responsibilities for managing both products will be outlined over time.

Will your plans remain different into 2026?

There are no immediate changes to plan structures. Future differences will be addressed in advance.

Will the affiliated agents under me with Cigna move to my BCBSIL arrangement?

There will be no immediate movement of affiliated agents. Any transitions will be handled gradually.